

UNIFORMED PROFESSIONAL FIRE FIGHTERS ASSOCIATION OF CONNECTICUT

AFFILIATED WITH INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS

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February 3, 2011

Dear Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee,

My name is Paul J. Rapanault. I am the Director of Legislative and Political Affairs for the Uniformed Professional Fire Fighters Association of Connecticut. Our 4,500 members serve in 60 fire departments throughout the state.

I am addressing you today in **SUPPORT** of the following bills;

**S.B. No. 32 (COMM) AN ACT PROHIBITING OFFSETS FOR RETIREMENT BENEFITS IN DISABILITY INCOME PROTECTION POLICIES and**

**S.B. No. 34 (COMM) AN ACT PROHIBITING OFFSETS FOR DEPENDENT CHILDREN IN DISABILITY INCOME PROTECTION POLICIES** – fire fighters do not believe that offsets to earned benefits are fair or justified especially when those offsets seek to use pensions as a criteria for such offsets and involve children. Retirees and dependent children are more vulnerable to income fluctuations and in need of income protection policies either purchased or provided them. These policies should not be offset by insurers. We support this bill.

Thank you for your consideration.

A handwritten signature in black ink, appearing to read 'Paul J. Rapanault', with a stylized flourish at the end.

Paul J Rapanault  
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